



Order Filed on September 1, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:

ARETHA BLAKE-ARROYO
MARCELINO ARROYO

Case No.: 19-25712 RG

Hearing Date: 9/1/2021

Judge: ROSEMARY GAMBARDELLA

Debtor is Entitled To Discharge

ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: September 1, 2021



Honorable Rosemary Gambardella
United States Bankruptcy Judge

Case No.: 19-25712 RG

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 7/19/2021, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
 - ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
 - ORDERED, that commencing 9/1/2019, the Debtor shall pay the Standing Trustee
 - the sum of \$10,990.00 paid into date over 24 month(s), and then
 - the sum of \$50.00 for a period of 1 month(s), and then
 - the sum of \$1,913.00 for a period of 8 month(s), and then
 - the sum of \$50.00 for a period of 4 month(s), and then
 - the sum of \$1,913.00 for a period of 8 month(s), and then
 - the sum of \$50.00 for a period of 4 month(s), and then
 - the sum of \$1,913.00 for a period of 8 month(s), and then
 - the sum of \$50.00 for a period of 3 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that post-petition mortgage arrears will be paid through the plan pursuant to the Order entered on 8/5/2020; and it is further
- ORDERED, that Hyundai Lease Titling Trust will be paid with other unsecured creditors upon the filing of an unsecured deficiency claim ; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:
Aretha Blake-Arroyo
Marcelino Arroyo
Debtors

Case No. 19-25712-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 02, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Aretha Blake-Arroyo, Marcelino Arroyo, 4 Pine Street, Hackensack, NJ 07601-3723

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC rsolarz@kmlawgroup.com
Ryan L. Gentile	on behalf of Joint Debtor Marcelino Arroyo rlg@lawgmf.com rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Sep 02, 2021

Form ID: pdf903

Total Noticed: 1

Ryan L. Gentile

on behalf of Debtor Aretha Blake-Arroyo rlg@lawgmf.com
rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7